

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA

UNSTARRED QUESTION No. 1043

ANSWERED ON TUESDAY, JULY 29, 2025/ 7 SRAVANA, 1947 (SAKA)

STATUS AND COVERAGE OF BUSINESS CORRESPONDENTS IN THE COUNTRY

1043. SHRI A. A. RAHIM:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of individuals currently engaged as business correspondents (BCs) under various public and private sector banks across the country;
- (b) the monthly remuneration or commission received by these BCs, and whether there is any variation across banks or regions;
- (c) the number of villages and semi-urban areas in the country that still do not have any BC, operating as of date; and
- (d) the number of villages and semi-urban areas that do not have a single scheduled commercial bank branch?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) As on 30.06.2025, a total number of 16,06,152 Business Correspondents (BCs) have been engaged by Public Sector Banks, Private Banks including small finance banks and payment banks, across the country.

(b) Banks formulate a policy for engaging BCs with the approval of their Board of Directors' wherein the banks pay reasonable commission/fee to the BCs, the rate and quantum of which is reviewed periodically. BCs earn commission based on the volume of business and individual Bank's remuneration policies.

(c) & (d) The endeavour of the Government is to ensure availability of banking outlet (Bank Branch / Business Correspondent / India Post Payments Bank) within 5 kms of all inhabited villages in the country. Availability of banking outlets is monitored by a Geographic Information System (GIS) based App., namely, the Jan Dhan Darshak (JDD) App.

As per the JDD App, out of total 6,01,328 inhabited villages in the country, 6,00,803 (99.91%) villages are covered with banking outlets (Bank Branch/BC/IPPB) within a radius of 5 kms as on 11.07.2025.

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